

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
New Jersey**In Re: **Elizabeth Ann Chiandusse**Case No.: **19-10439**Judge: **JKS**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: **12/1/2021**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ DGB Initial Debtor: /s/ EAC Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor has **paid in \$10,614.00 to date** over 34 months and shall pay 100.00 Monthly to the Chapter 13 Trustee, starting on December 2021 for approximately 2 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Trustee Goldman & Beslow, LLC	Chapter 13 Trustee Commissions Attorney Fees & Costs	Unknown Unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Shellpoint Mortgage	451 Skyline Lake Drive Ringwood, NJ 07456	\$300,00.00	Surrender in full satisfaction of debt for bankruptcy purposes only.
Hyundai Lease Titling Trust	2019 Kia Sorrento (leased vehicle)	\$20,875.00	Unknown

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed

with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/4/2021.

Explain below why the plan is being modified: Debtor surrendering property for bankruptcy purposes only and to reduce plan from 60 to 36 months as debtor is below median.	Explain below how the plan is being modified: Debtor surrendering property for bankruptcy purposes only and reducing plan to 36 months as debtor is below median.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>December 1, 2021</u>	<u>/s/ Elizabeth Ann Chiandusse</u> Elizabeth Ann Chiandusse Debtor
Date: _____	_____ Joint Debtor
Date: <u>December 1, 2021</u>	<u>/s/ David G. Beslow, Esq.</u> David G. Beslow, Esq. Attorney for the Debtor(s)

In re:
Elizabeth Ann Chiandusse
Debtor

Case No. 19-10439-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 06, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db	+ Elizabeth Ann Chiandusse, 451 Skyline Lake Drive, Ringwood, NJ 07456-1954
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
517958803	+ AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
517958805	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
517958806	+ Arnold Property Management, LLC, Celentano Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
517958811	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
517958813	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517958812	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518014592	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517958820	+ Celentino, Stadtmauer, Walentowicz, Notchview Office Park, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
517958837	+ Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
518486399	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
518128613	NewRez Mortgage LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517958845	+ Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517958847	+ ShellPoint Mortgage, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518126927	+ The Valley Hospital, c/o Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 E, P.O. Box 2594, Clifton, NJ 07015-2594
517958856	The Valley Hospital, P.O. Box 18998, Newark, NJ 07191-8998
517958857	UMR, P.O. Box 30541, Salt Lake City, UT 84130-0541
517958858	Valley Medical Group, Attn: 16605X, P.O. Box 14000, Belfast, ME 04915-4033
517958860	+ We Florida Financial, Po Box 77404, Ewing, NJ 08628-6404

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 06 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517958804	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 06 2021 20:35:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517958807	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 20:49:33	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517958809	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 20:49:21	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
517958812	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 06 2021 20:35:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517958813	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 06 2021 20:35:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803

District/off: 0312-2

User: admin

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Date Rcvd: Dec 06, 2021

Form ID: pdf901

Total Noticed: 56

517958817	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 20:49:29	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517958814	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 20:49:29	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517958816	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 20:49:18	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
517958819	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 20:49:29	Capital One/Dress Barn, Po Box 30253, Salt Lake City, UT 84130-0253
517958818	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2021 20:49:25	Capital One/Dress Barn, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517958827	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 20:49:21	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517958828	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 20:49:21	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517958829	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2021 20:35:00	Comenity Bank/Victorias Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517958830	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2021 20:35:00	Comenity Bank/Victorias Secret, Po Box 182789, Columbus, OH 43218-2789
517958831	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2021 20:35:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517958832	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2021 20:35:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
517958834	Email/Text: mrdiscen@discover.com	Dec 06 2021 20:35:00	Discover Financial, Pob 15316, Wilmington, DE 19850
517958841	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 20:49:33	Macys/DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
517958843	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2021 20:49:27	Macys/DSNB, Po Box 8218, Mason, OH 45040
517958833	+ Email/Text: mrdiscen@discover.com	Dec 06 2021 20:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517976838	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 06 2021 20:36:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517958821	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2021 20:49:29	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517958824	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2021 20:49:23	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517958835	+ Email/Text: EBNBKNOT@ford.com	Dec 06 2021 20:36:00	Kia Motors Finance, Po Box 20825, Fountain Valley, CA 92728-0825
517958840	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2021 20:35:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517958839	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2021 20:35:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517958846	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2021 20:49:19	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
518119676	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2021 20:49:20	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517958848	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 20:49:23	Synco Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517958849	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 20:49:17	Synco Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-2

User: admin

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Date Rcvd: Dec 06, 2021

Form ID: pdf901

Total Noticed: 56

517958850	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 20:49:17	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517958851	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2021 20:49:23	Synchrony Bank/PC Richards & Sons, Po Box 965036, Orlando, FL 32896-5036
517958854	Email/Text: bankruptcy@td.com	Dec 06 2021 20:35:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240
517958852	Email/Text: bankruptcy@td.com	Dec 06 2021 20:35:00	TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034
517958855	+ Email/Text: bankruptcy@td.com	Dec 06 2021 20:35:00	TD Bank, 1100 Lake St, Ramsey, NJ 07446-1275
517958859	Email/Text: collections@wefloridafinancial.com	Dec 06 2021 20:35:00	We Florida Financial, Attn: Bankruptcy, Po Box 14548, Fort Lauderdale, FL 33302

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517958808	*+	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517958810	*+	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
517958815	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517958842	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
517958844	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/DSNB, Po Box 8218, Mason, OH 45040
517958822	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517958823	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517958825	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
517958826	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
517958836	*+	Kia Motors Finance, Po Box 20825, Fountain Valley, CA 92728-0825
517958838	*+	Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
517958853	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

District/off: 0312-2

User: admin

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Date Rcvd: Dec 06, 2021

Form ID: pdf901

Total Noticed: 56

Name	Email Address
Clifford B. Frish	on behalf of Debtor Elizabeth Ann Chiandusse yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow	on behalf of Debtor Elizabeth Ann Chiandusse yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Elizabeth Ann Chiandusse yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7